

EXHIBIT A

This form is approved by the Illinois Supreme Court and is required to be accepted in all Illinois Circuit Courts.

STATE OF ILLINOIS,
CIRCUIT COURT

Cook COUNTY

SUMMONS

For Court Use Only

FILED

1/13/2022 3:23 PM
IRIS Y. MARTINEZ
CIRCUIT CLERK
COOK COUNTY, IL
2021CH06219
Calendar, 14
16293290

Instructions ▼

Enter above the county name where the case was filed.

Enter your name as Plaintiff/Petitioner.

Enter the names of all people you are suing as Defendants/Respondents.

Enter the Case Number given by the Circuit Clerk.

Noel C Sibal

Plaintiff / Petitioner (First, middle, last name)

v.

Computer Credit, Inc.

Defendant / Respondent (First, middle, last name)

☐ Alias Summons (Check this box if this is not the 1st Summons issued for this Defendant.)

RECEIVED

JAN 19 2022

2021CH06219II

Case Number

Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 14

IMPORTANT INFORMATION:

There may be court fees to start or respond to a case. If you are unable to pay your court fees, you can apply for a fee waiver. You can find the fee waiver application at: illinoiscourts.gov/documents-and-forms/approved-forms/.E-filing is now mandatory with limited exemptions. To e-file, you must first create an account with an e-filing service provider. Visit efile.illinoiscourts.gov/service-providers.htm to learn more and to select a service provider. If you need additional help or have trouble e-filing, visit illinoiscourts.gov/faq/gethelp.asp or talk with your local circuit clerk's office. If you cannot e-file, you may be able to get an exemption that allows you to file in-person or by mail. Ask your circuit clerk for more information or visit illinoislegalaid.org.Call or text Illinois Court Help at 833-411-1121 for information about how to go to court including how to fill out and file forms. You can also get free legal information and legal referrals at illinoislegalaid.org.

Plaintiff/Petitioner:

Do not use this form in an eviction, small claims, detinue, divorce, or replevin case. Use the *Eviction Summons*, *Small Claims Summons*, or *Summons Petition for Dissolution of Marriage / Civil Union* available at illinoiscourts.gov/documents-and-forms/approved-forms. If your case is a detinue or replevin, visit illinoislegalaid.org for help.If you are suing more than 1 Defendant/Respondent, fill out a *Summons* form for each Defendant/Respondent.

In 1a, enter the name and address of a Defendant/Respondent. If you are serving a Registered Agent, include the Registered Agent's name and address here.

In 1b, enter a second address for Defendant/Respondent, if you have one.

In 1c, check how you are sending your documents to Defendant/Respondent.

1. Defendant/Respondent's address and service information:

a. Defendant/Respondent's primary address/information for service:

Name (First, Middle, Last): Computer Credit, Inc

Registered Agent's name, if any: Illinois Corporation Service C

Street Address, Unit #: 801 Adlai Stevenson Drive

City, State, ZIP: Springfield, IL 62703

Telephone: Email:

b. If you have more than one address where Defendant/Respondent might be found, list that here:

Name (First, Middle, Last):

Street Address, Unit #:

City, State, ZIP:

Telephone: Email:

c. Method of service on Defendant/Respondent:

☐ Sheriff☐ Sheriff outside Illinois:

County & State

☒ Special process server☐ Licensed private detective

Enter the Case Number given by the Circuit Clerk: 2024CH082191

In 2, enter the amount of money owed to you.

In 3, enter your complete address, telephone number, and email address, if you have one.

2. Information about the lawsuit:

Amount claimed: \$ 15,000.00

3. Contact information for the Plaintiff/Petitioner:

Name (First, Middle, Last): John P. Carlin

Street Address, Unit #: 1305 Rasmussen Road

City, State, ZIP: Schaumburg, IL 60173

Telephone:

Email: jcarlin@suburbanlegalgroup.com

GETTING COURT DOCUMENTS BY EMAIL: You should use an email account that you do not share with anyone else and that you check every day. If you do not check your email every day, you may miss important information, notice of court dates, or documents from other parties.

Important information for the person getting this form

You have been sued. Read all of the documents attached to this Summons. To participate in the case, you must follow the instructions listed below. If you do not, the court may decide the case without hearing from you and you could lose the case. *Appearance* and *Answer/Response* forms can be found at <http://illincourt.uscourts.gov/documents-and-forms/approved-forms/>.

Check 4a or 4b. If Defendant/Respondent only needs to file an *Appearance* and *Answer/Response* within 30 days, check box 4a. Otherwise, if the clerk gives you a court date, check box 4b.

In 4a, fill out the address of the court building where the Defendant may file or e-file their *Appearance* and *Answer/Response*.

In 4b, fill out:

- The court date and time the clerk gave you.
- The courtroom and address of the court building.
- The call-in or video information for remote appearances (if applicable).
- The clerk's phone number and website. All of this information is available from the Circuit Clerk.

4. Instructions for person receiving this Summons (Defendant):

- ☒ a. To respond to this Summons, you must file *Appearance* and *Answer/Response* forms with the court within 30 days after you have been served (not counting the day of service) by e-filing or at:

Address:

City, State, ZIP:

- ☒ b. Attend court:

On: 04/14/2022

at 9:30

☒ a.m. ☒ p.m. in 2301

Courtroom

In-person at:

50 W. Washington

Chicago

IL

60602

Courtroom Address

City

State

ZIP

OR

Remotely (You may be able to attend this court date by phone or video conference.)

This is called a "Remote Appearance":

By telephone:

Call-in number for telephone remote appearances

By video conference:

Video conference website

Video conference log-in information (meeting ID, password, etc.)

Call the Circuit Clerk at:

Circuit Clerk's phone number

or visit their website

at:

Website

to find out more about how to do this.

STOP!

The Circuit Clerk will fill in this section.

STOP!

The officer or process server will fill in the Date of Service.

Witness this Date:

Clerk of the Court: 1/13/2022 3:23 PM IRIS Y. MARTINEZ

This Summons must be served within 90 days of the witness date.

Date of Service:

(Date to be entered by an officer or process server on the copy of this Summons left with the Defendant or other person.)



Enter the Case Number as by the Court Clerk: 2021CH0821911

☐ I was not able to serve the Summons and Complaint on Defendant/Respondent:

First, Middle, Last

I made the following attempts to serve the Summons and Complaint on the Defendant/Respondent:

1. On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

2. On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

3. On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

DO NOT complete this section. The sheriff or private process server will complete it.

If you are a special process server, sheriff outside Illinois, or licensed private detective, your signature certifies that everything on the Proof of Service of Summons is true and correct to the best of your knowledge. You understand that making a false statement on this form could be perjury.

By: _____

FEES

Service and Return: \$ _____

Miles: \$ _____

Total: \$0.00

Signature by: ☐ Sheriff☐ Sheriff outside Illinois:

County and State

☐ Special process server☐ Licensed private detective

Under the Code of Civil Procedure, 735 ILCS 5/1-109, making a statement on this form that you know to be false is perjury, a Class 3 Felony.

Print Name

If Summons is served by licensed private detective or private detective agency:

License Number: _____

STATE OF ILLINOIS, CIRCUIT COURT Cook COUNTY		PROOF OF SERVICE OF SUMMONS AND COMPLAINT/PETITION		For Court Use Only
Instructions Enter above the county name where the case was filed.		Noel C Sibal Plaintiff / Petitioner (First, middle, last name)		2021CH0621911 Case Number
Enter your name as Plaintiff/Petitioner.		v.		
Enter the names of all people you are suing as Defendants/ Respondents.		Computer Credit, Inc. Defendant / Respondent (First, middle, last name)		
Enter the Case Number given by the Circuit Clerk.		<input type="checkbox"/> Alias Summons (Check this box if this is not the 1 st Summons issued for this Defendant.)		

My name is _____ and I state
First, Middle, Last

☐ I served the **Summons** and Complaint/Petition on the Defendant/Respondent
 _____ as follows:
First, Middle, Last

- ☐ Personally on the Defendant/Respondent:
Male ☐ Female ☐ Non-Binary ☐ Approx. Age: _____ Race: _____
On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.
Address, Unit#: _____
City, State, ZIP: _____
- ☐ On someone else at the Defendant/Respondent's home who is at least 13 years old and is a family member or lives there:
On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.
Address, Unit#: _____
City, State, ZIP: _____
And left it with: _____
First, Middle, Last
- Male ☐ Female ☐ Non-Binary ☐ Approx. Age: _____ Race: _____
and by sending a copy to this defendant in a postage-paid, sealed envelope to the
above address on _____, 20 _____
- ☐ On the Corporation's agent, _____
First, Middle, Last
- Male ☐ Female ☐ Non-Binary ☐ Approx. Age: _____ Race: _____
On this date: _____ at this time: _____ ☐ a.m. ☐ p.m.
Address: _____
City, State, ZIP: _____

Enter the Case Number given by the Circuit Clerk: 2021CH06219II

☐ I was not able to serve the *Summons* and Complaint/Petition on Defendant/Respondent:

First, Middle, Last

I made the following attempts to serve the *Summons* and Complaint/Petition on the Defendant/Respondent:

1. On this date: _____ at this time: _____
- ☐
- a.m.
- ☐
- p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

2. On this date: _____ at this time: _____
- ☐
- a.m.
- ☐
- p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

3. On this date: _____ at this time: _____
- ☐
- a.m.
- ☐
- p.m.

Address: _____

City, State, ZIP: _____

Other information about service attempt: _____

DO NOT complete this section. The sheriff or private process server will complete it.

If you are a special process server, sheriff outside Illinois, or licensed private detective, your signature certifies that everything on the *Proof of Service of Summons* is true and correct to the best of your knowledge. You understand that making a false statement on this form could be perjury.

By:

FEES

Service and Return: \$ _____
 Miles \$ _____
 Total \$ 0.00

Signature by:

☐ Sheriff☐ Sheriff outside Illinois:

County and State

☐ Special process server☐ Licensed private detective

Under the Code of Civil Procedure, 735 ILCS 5/1-109, making a statement on this form that you know to be false is perjury, a Class 3 Felony.

Print Name

If *Summons* is served by licensed private detective or private detective agency:

License Number: _____

**IN THE CIRCUIT COURT OF COOK COUNTY,
ILLINOIS COUNTY DEPARTMENT, CHANCERY
DIVISION**

IN RE: Noel Sibal

Plaintiff

v.

Computer Credit, Inc.
2365 Northside Drive, Suite 300
San Diego, CA 92108

Defendant

Case No.

COMPLAINT

Judge:

Magistrate:

July Demand Requested

Now comes Plaintiff, by and through his attorneys, and, for his Complaint alleges as follows:

INTRODUCTION

1. Plaintiff, Noel Sibal, brings this action to secure redress from unlawful collection practices engaged in by Defendant, Computer Credit, Inc. Plaintiff alleges violation of the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692 et seq. ("FDCPA").
2. The FDCPA broadly prohibits any false, misleading or deceptive threats in connection with the collection of a debt 15 U.S.C. Section 1692f.
3. The Seventh Circuit Court of Appeals recently held in "[I]n sum, the meaning of Section 1692f(8) is clear: When a debt collector communicates with consumers through the mails, it may not sue any language or symbol on the envelope except for its business name or address, as long as the name does not indicate that he is in the debt collection business. *Preston v. Midland Credit Mgmt., Inc.* 948 F.3d 772 (7th Cir. 2020)

JURISDICTION AND VENUE

4. This Court has jurisdiction over FDCPA matters.
5. Venue is proper because a substantial part of the events giving rise to this claim occurred in this County.

PARTIES

7. Plaintiff, Noel Sibel (hereinafter "Plaintiff") incurred an obligation to pay money, the primary purpose of which was for personal, family, or household uses (the "Debt").
8. Plaintiff is a resident of the State of Illinois.
9. Defendant, Computer Credit, Inc. ("Defendant"), is a North Carolina business entity with an address of 7996 North Point Blvd., Winston-Salem, North Carolina 27113 operating as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. Section 1692a(6).
10. Unless otherwise stated herein, the term "Defendant" shall refer to Computer Credit, Inc.
11. At some point, the original creditor transferred this debt to Defendant for debt collection.

ALLEGATIONS

12. The Plaintiff allegedly incurred a financial obligation in the approximate amount of \$19 (the "Debt") to an original creditor (the "Creditor").
13. The Debt was purchased, assigned or transferred to Defendant for collection, or Defendant was employed by the Creditor to collect to Debt.
14. The Defendant attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. Section 1692a(2).
15. On November 24, 2021, Defendant mailed a letter to Plaintiff.
16. On the outside of the envelope, in the Glassine area, for everyone

to see, the envelope said the Plaintiff's name and address, but it also stated "For Sibal Noel." See Exhibit.

17. The language in paragraph 16 ("For Sibal Noel") of this Complaint was not regarding the name of Defendant's business, nor was it part of assisting with getting this communication to the Plaintiff's Address.

18. Said language, "For Sibal Noel" was a communication for the Plaintiff, in violation of 15 U.S.C. Section 1692f(8)

JURY DEMAND

19. Plaintiff demands a trial by jury.

PRAYER FOR RELIEF

20. Plaintiff demands the following relief:

WHEREFORE, the Court should enter Judgment in favor of Plaintiff and against Defendant for:

- (1) Statutory damages;
- (2) Attorney fees, litigation expenses and costs of suit; and
- (3) Such other and further relief as the Court deems proper.

Respectfully submitted,
/s/ John Carlin
John P. Carlin #6277222
Suburban Legal Group, LLP
1305 Remington Rd., Ste. C
Schaumburg, IL 60173
icarlin@suburbanlegalgroup.com
Attorney for Plaintiff